

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas James Miller
Jessica Dawn Miller
Debtors

Case No. 18-02754-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jun 03, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	Thomas James Miller, Jessica Dawn Miller, 305 Poplar Rd, New Oxford, PA 17350-8409
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5079252	American Education Serv Payment Ctr, Harrisburg, PA 17130-0001
5098992	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5079260	Discover, PO Box 742655, Cincinnati, OH 45274-2655
5079261	Eugene Smith, 311 Lingg Rd, New Oxford, PA 17350-9448
5079263	+ Great Lakes Higher Education, 2401 International Ln, Madison, WI 53704-3192
5115372	Hanover Hospital, c/o Bureau of Account Management, 3607 Rosemont Avenue Ste 502, Camp Hill PA 17011-6943
5098930	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
5079251	James P Sheppard Esquire, 2201 N 2nd St, Harrisburg, PA 17110-1007
5079250	Miller Jessica Dawn, 305 Poplar Rd, New Oxford, PA 17350-8409
5079249	Miller Thomas James, 305 Poplar Rd, New Oxford, PA 17350-8409
5115370	New Oxford Municipal Authority, 409 Water Works Road, New Oxford, PA 17350-1511
5087379	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5079266	PNC Bank, 1275 York Rd Ste 4, Gettysburg, PA 17325-7565
5079267	PNC Core, PO Box 856177, Louisville, KY 40285-6177
5117644	+ Peter T. Ruth, 221 W. Philadelphia Street, Ste E600, York, PA 17401-2991
5115373	Quantum Imaging & Therapeutic Assoc, 629 Lowther Rd Apt D, Lewisberry, PA 17339-9527
5115371	Steven M. Hovis, Esquire, Stock and Leader, 221 W Philadelphia St Ste E600, York, PA 17401-2991
5115374	UPMC Pinnacle Memorial, 300 Highland Avenue, Hanover, PA 17331-2297

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: ECMC.COM	Jun 03 2021 22:43:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	EDI: JPMORGANCHASE	Jun 03 2021 22:43:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
5079253	EDI: CAPITALONE.COM	Jun 03 2021 22:43:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5099919	EDI: CAPITALONE.COM	Jun 03 2021 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5100471	EDI: BL-BECKET.COM	Jun 03 2021 22:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5079254	EDI: RMSC.COM	Jun 03 2021 22:43:00	Care Credit Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
5079258	Email/PDF: DellBKNotifications@resurgent.com	Jun 03 2021 19:09:22	Dell Preferred Account, c/o DFS Customer Care

5079259	EDI: RMSC.COM	Jun 03 2021 22:43:00	Dept, PO Box 81577, Austin, TX 78708-1577
5081385	EDI: DISCOVER.COM	Jun 03 2021 22:43:00	Dicks Sporting Goods Synchrony Bank, PO Box 530916, Atlanta, GA 30353-0916
5200275	EDI: ECMC.COM	Jun 03 2021 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5200276	EDI: ECMC.COM	Jun 03 2021 22:43:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5093333	EDI: FORD.COM	Jun 03 2021 22:43:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5079262	EDI: FORD.COM	Jun 03 2021 22:43:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
5079255	EDI: JPMORGANCHASE	Jun 03 2021 22:43:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
5079256	EDI: JPMORGANCHASE	Jun 03 2021 22:43:00	Chase, PO Box 1423, Charlotte, NC 28201-1423
5079257	EDI: JPMORGANCHASE	Jun 03 2021 22:43:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
5079264	Email/Text: PBNCNotifications@perituservices.com	Jun 03 2021 18:55:00	Chase Mortgage, PO Box 78420, Phoenix, AZ 85062-8420
5079265	EDI: RMSC.COM	Jun 03 2021 22:43:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
5104461	Email/Text: Bankruptcy.Notices@pnc.com	Jun 03 2021 18:55:00	Lowes Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
5100900	EDI: PRA.COM	Jun 03 2021 22:43:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5079992	+ EDI: RECOVERYCORP.COM	Jun 03 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5079268	EDI: RMSC.COM	Jun 03 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5079269	EDI: RMSC.COM	Jun 03 2021 22:43:00	Shaw Financial Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
5079270	EDI: RMSC.COM	Jun 03 2021 22:43:00	Synchrony Bank JCP, PO Box 960090, Orlando, FL 32896-0090
5104908	+ Email/Text: bncmail@w-legal.com	Jun 03 2021 18:55:00	Synchrony Financial, PO Box 960061, Orlando, FL 32896-0061
5079271	EDI: WTRRNBNK.COM	Jun 03 2021 22:43:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5093648	EDI: WFFC.COM	Jun 03 2021 22:43:00	Target TD Bank USA, PO Box 660170, Dallas, TX 75266-0170
5103876	EDI: WFFC.COM	Jun 03 2021 22:43:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5079272	EDI: WFFC.COM	Jun 03 2021 22:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine CA 92623-9657
5079273	EDI: RMSC.COM	Jun 03 2021 22:43:00	Wells Fargo Dealer Services, PO Box 17900, Denver, CO 80217-0900
5103656	EDI: ECAST.COM	Jun 03 2021 22:43:00	Wolf Furniture Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
			eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court; PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5200277	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5200295	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5200278	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 551160408
5200296	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 551160408

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com , 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
James P Sheppard	on behalf of Debtor 2 Jessica Dawn Miller jamespsheppard@comcast.net dabsheppardlaw@comcast.net ;G22576@notify.cincompass.com
James P Sheppard	on behalf of Debtor 1 Thomas James Miller jamespsheppard@comcast.net dabsheppardlaw@comcast.net ;G22576@notify.cincompass.com
Kevin S Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Thomas James Miller	Social Security number or ITIN xxx-xx-2523
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jessica Dawn Miller	Social Security number or ITIN xxx-xx-0828
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:18-bk-02754-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas James Miller
aka Thomas J. Miller

Jessica Dawn Miller
aka Jessica D. Miller, aka Jessica D. Smith

**By the
court:**



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christina Kovach, Deputy Clerk

6/3/21

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.